



Brokers, Agents and Navigators Advisory Committee Meeting

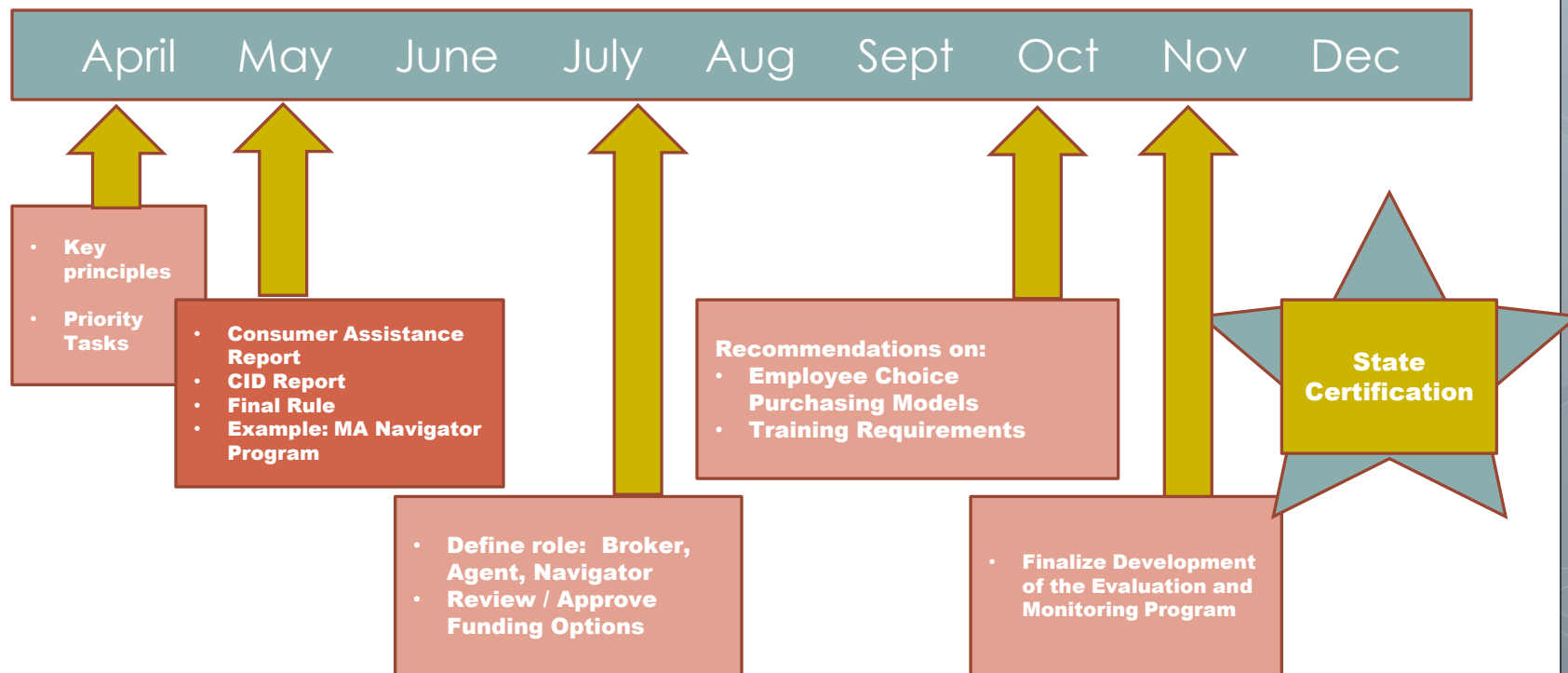
Connecticut Health Insurance Exchange
May 15, 2012

Agenda

- Call to Order and Introductions (1:00-1:10)
- Committee Guiding Principles (1:10-1:20)
- CID Summary on Producer Regulations and Requirements (1:20-1:35)
- Key points on Final Rule for Navigators/Brokers (1:35-1:45)
- Summary of other States' Navigator Programs (1:45-2:10)
 - Examples of other States' Navigator Programs
 - Overview of MA Outreach and Education Program
- KPMG Review of CT Consumer Assistance Programs (2:10-2:35)
- Next Steps (2:35-2:45)
 - Navigator Program Options
 - Overview of Process for Making a Recommendation to the Board
- Public Comment (2:45-2:55)
- Adjournment (3:00)

Brokers, Agent, Navigator

Committee Focus: State Certification



Committee | Guiding Principles

- The Exchange should leverage the expertise of a broad and diverse group of individuals and organizations, including, but not limited to, certified brokers and agents, community-based organizations, governmental entities, and providers, to educate consumers about their health coverage choices and how to enroll in coverage.
- Navigators should include a broad and diverse group of individuals and entities, educated and trained in Exchange programs and who reflect the different populations that will be eligible to enroll in coverage through the Exchange.

Committee | Principles, continued

- **Option A:** Navigators should ensure consumers are provided information on their appropriate health coverage options.

OR

Option B: The Navigator function, which is overseen by the Exchange, shall coordinate with other publicly funded health care programs to ensure consumers are provided information on their appropriate health coverage options.

- The financing of the Navigators' program should be structured to enable the Exchange to sustain the program on an ongoing basis.

CID | Producer License, Initial Requirements – Individual

OVERVIEW:

Applicable to:

- Individuals, at least 18 years of age and of good moral character.

Description:

- License to solicit, negotiate or sell Life/Accident & Health, Property/Casualty, Personal Lines, Variable Life/Variable Annuities, Credit and/or Travel coverage.

Statute:

- CGS 38a-702, Regulation 782

Duration:

- Licenses expire on licensee's birthday, every other year.

CID | Producer License, Initial Requirements – Individual, continued

REQUIREMENTS:

Pre-license Education Requirement:

- 80 hours for Life/Accident & Health License

Exemptions (related to Accident/Health):

- **PRELICENSE EXEMPTIONS:** pre-license course is waived for any applicant who has been awarded the professional designation of CEBS, CLU, HIA, REBC and/or RHU and provides a current Letter of Designation
- **EXAMINATION EXEMPTIONS :** examination requirement is waived for any applicant who has been awarded the professional designation of CLU and provides a current Letter of Designation. CGS 38a-702, Regulation 782

Insurance company appointment required to act on behalf of an insurer or its products

CID | Producer License, Initial Requirements – Firm

OVERVIEW:

Applicable to:

- All business names.

Description:

- License to solicit, negotiate or sell Life/Accident & Health, Property/Casualty, Personal Lines, Variable Life/Variable Annuities, Credit and/or Travel coverage under business name.

Statute:

- CGS 38a-702, Regulation 782

Duration:

- Biennial. License expires January 31 of even-numbered years.

REQUIREMENT:

- At least one owner, partner, officer, director or other designated responsible person must hold equivalent CT license. Nonresidents require an equivalent license in their "resident" state. Variable Contracts requires NASD registration & Life authority.

HHS Final Rule | Summary Brief

- Overview provided at April Advisory Committee meeting
- Brief on HHS Final Rule included in packet
- Questions?

Navigators | Other State Examples

- Provided in Packet:
 - Maryland Advisory Task Force Recommendation to Governor re. Navigator Program (excerpted)
 - Minnesota Task Force Recommendation re. Navigator Program
 - State of Washington HIX on Potential Role and Responsibilities of Navigators
 - Arkansas RFP for consulting services to develop Navigator Program

MA Experience | Outreach and Education Program

- Rapid enrollment in MassHealth and CommCare due in part to comprehensive outreach program
- Two imperatives for Massachusetts' outreach and education strategy:
 - 1) build on existing functions, systems, and resources to the greatest extent possible; and
 - 2) Identify and utilize all available channels in reaching eligible individuals and families.

MA Experience | Grant Types and Grantee Responsibilities

Enrollment, Outreach, and Access to Care Grants:

- **Model A/Multi-Year Direct Service Grants**
 - Direct assistance to consumers (outreach, education, enrollment) for MassHealth, CommCare and commercial insurance through the Connector
 - Assistance with eligibility redetermination process
 - General education on public health and health care programs

MA Experience | Grant Types and Grantee Responsibilities

Enrollment, Outreach, and Access to Care Grants:

o **Model B/Network Grants**

- o Conduct broad-scale media or local grassroots campaigns targeting individuals potentially eligible for MassHealth or CommCare)
- o Lead entity in development of a network of participating organizations and development and execution of outreach and enrollment work plan for its network
- o Included traditional (hospitals, community health centers) and non-traditional organizations (community colleges, business associations, civic groups)
- o Serve as single point of contact for the state concerning all network activities

MA Experience | MA Grant Funding

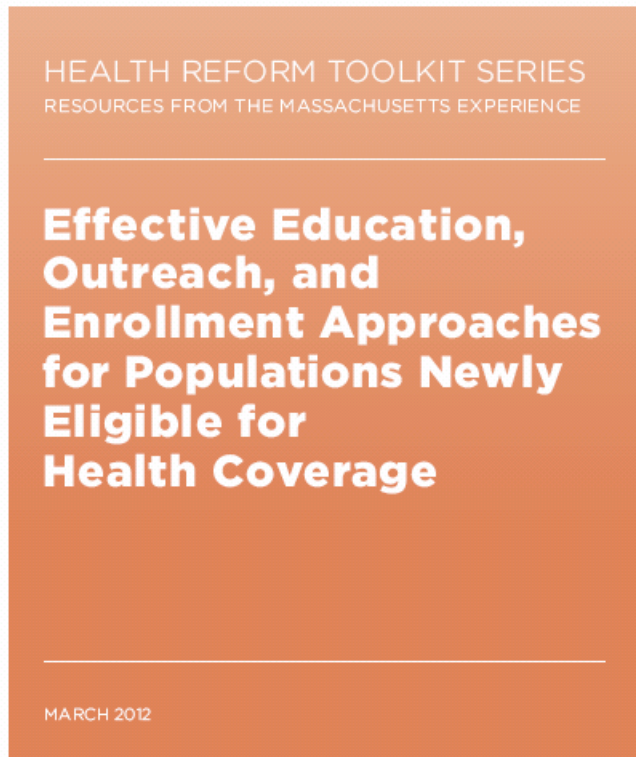
Funding Levels:

- \$3.5 million each year in FY07 through FY09
- \$2.5 million each year in FY10 and FY11.
- **No funding provided in FY12**

Funding Sources:

- State general fund in FY07 and FY08
- MA Connector and Health Education and Finance Authority funds in FY09 and FY10
- The Connector fully funded the grants in FY11

MA Experience | Massachusetts Outreach and Education Program



- Toolkit offers resources to help states design and implement effective education, outreach, and enrollment approaches for populations newly eligible for health coverage
- Available at: bluecrossmafoundation.org/Health-Reform/Lessons



KPMG | Review of CT Consumer Assistance Programs

- Introductions
- Consumer Assistance Analysis
- Current State Blueprint
- Business Process Flows
- Key Observations
- Questions and Answers

Introduction

State of Connecticut
Health Insurance Exchange

Technical Advisory Assistance

Roger Albritton, Director
KPMG LLP

Consumer Assistance Analysis Deliverables

Current State Blueprint

Consumer Experience Business and Technical Requirements

Consumer Experience Procurement Strategy

Technical Requirements and Contract Specifications

Current State Blueprint: Approach

Major State agencies interviewed for this assessment:

CID

Connecticut Insurance
Department

- Provides consumer inquiry assistance and complaint resolution

OHA

Office of the State
Healthcare Advocate

- Provides consumer inquiry assistance and complaint resolution

DSS

Department of Social
Services

- Provides consumer inquiry assistance, complaint resolution, and application processing services
- Contracts with Affiliated Computer Services (ACS), CT United Way, and Pool Administrators Inc. (PAI)

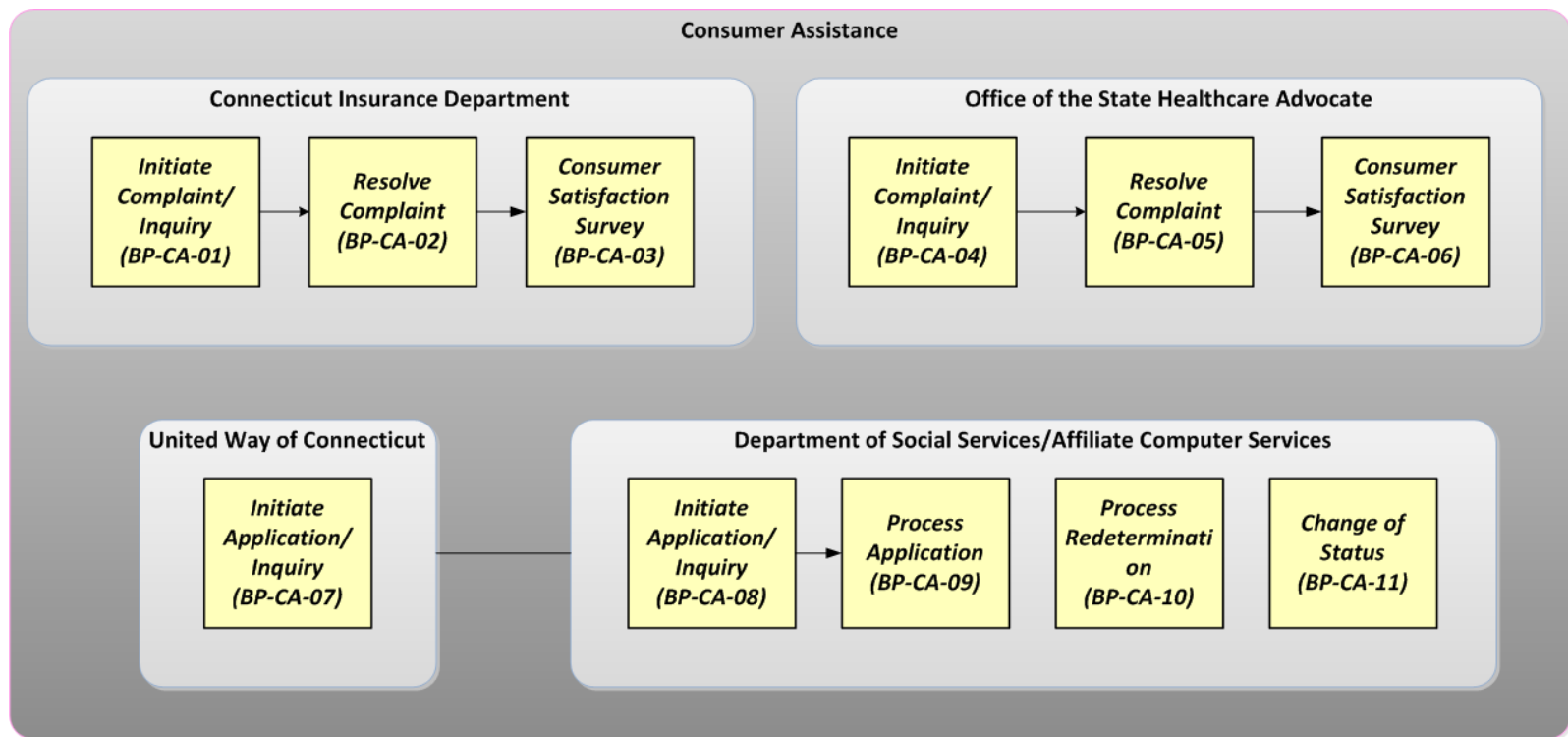
Current State Blueprint: Contents

- **Current State Assessment**
 - Includes an assessment as well as business process models representing the current state
- **Observations and Recommendations**
- **Strategic Considerations for Exchange Consumer Experience**

Overview of Existing Consumer Assistance Program Functionality

	CID	OHA	DSS		
			DSS	ACS	HUSKY hotline
Statutory Mandate	√	√	√	-	-
Population Served	Commercial	All CT residents	Medicaid recipients	Subsidized programs	Medicaid recipients
Type of consumer interaction	Phone, Web, email, fax, in-person	Phone, web, email, fax, mail, in-person	Phone, email, fax, in-person?	Phone, fax	Phone, email
Interaction w/entities other than consumers	√	√	√	-	-
Must refer to other agencies for full service	√	√	√	√	√
Web Presence	√	√	√	-	√
Call Center	-	-	√	√	√
IVR	-	-	√	√	√
Support languages other than English	Language Line	Language Line	Language Line, written materials in Spanish	Language Line	Spanish-speaking staff, written materials in Spanish
Communications created for distribution	√	√	√	-	√
Consumer Outreach Events	√	√	-	-	√
Social Media Presence	-	Facebook, blog	-	-	Facebook, Twitter
Billboards, TV commercials, radio	√	√	-	-	√

End-to-end Business Process Flow



Business Process Model Sample

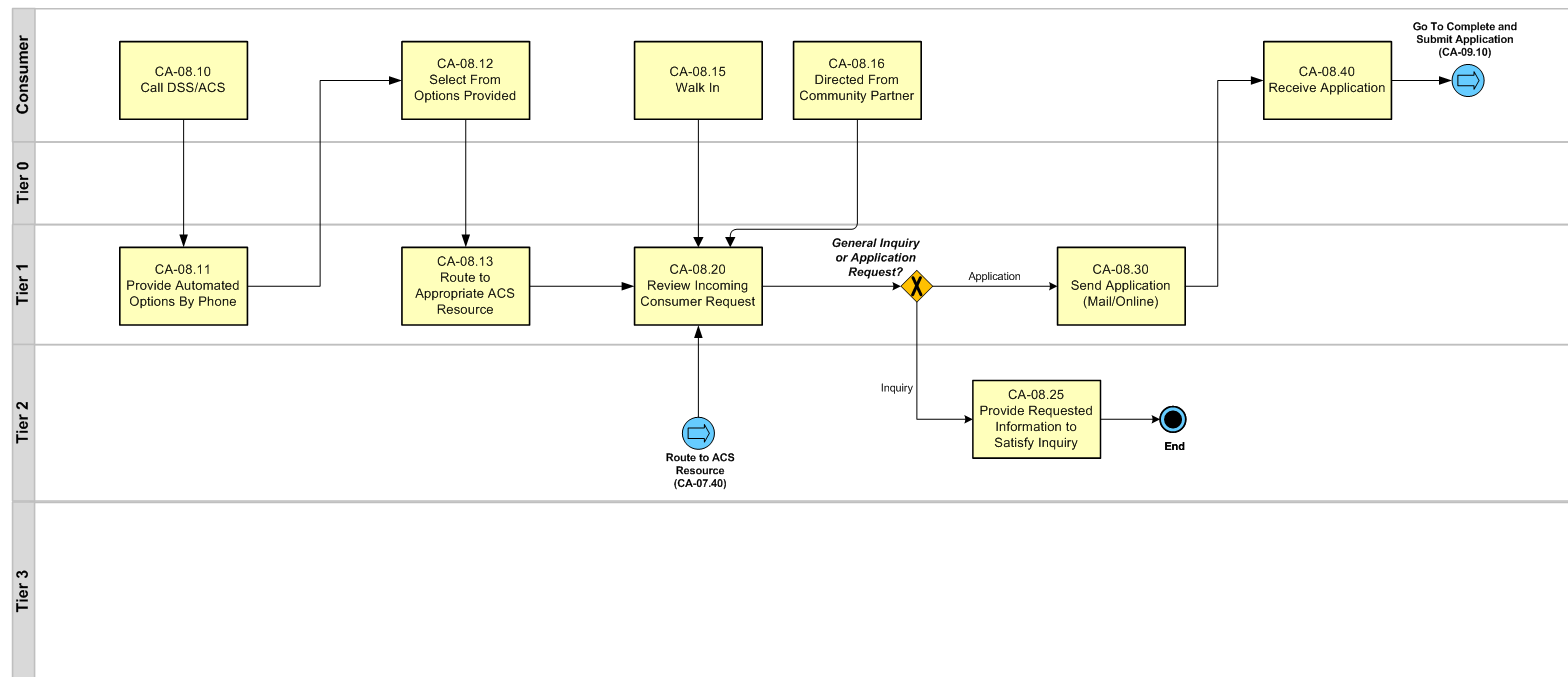
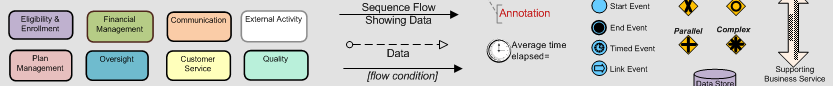
Consumer Assistance

BP-CA-08: Initiate Application/Inquiry Department of Social Services and Affiliate Computer Services

Synopsis

This process flow depicts the process of a consumer's application initiation or inquiry through the Department of Social Services or ACS.

Legend:



Key Observations

- No existing consumer assistance entity currently serves all of the health insurance needs of Connecticut consumers
- Existing consumer assistance programs are operating as silos
- Few opportunities for self-help exist
- No common method of identifying consumers exists
- Numerous 800 numbers and websites exist for consumer assistance
- Technology is outdated and lacks automation
- Staffing is constrained at consumer assistance programs and call centers
- Call Center hours of operation are limited
- Most locations have limited space to expand consumer assistance staffing
- Personnel responding to simple inquiries are often the same individuals resolving consumer assistance issues
- The entities reviewed are currently limited in terms of a formal program with, and management of, Navigator-like entities

Next Steps

Current State Blueprint

Consumer Experience Business and Technical Requirements

Consumer Experience Procurement Strategy

Technical Requirements and Contract Specifications



Mintz & Hoke | Status Update

Committee | Next Steps

You will be provided the following documents to review and discuss during the June Meeting:

- **Options for Connecticut's Navigator Program**
 - define **role of Navigators and brokers / agents** in the Exchange
 - review **funding options for Navigator** program
- **Process for Making Recommendation to the Board**
 - **June: Discussion of Navigator Programs**
 - **July: Recommendation to the Board**

Next Meeting : June 12 or June 13
Location TBA.

Tuesday, July 10 @ 1-3pm
Tuesday, August 7 @ 1-3pm